



May 23, 2019

DEBORAH BIEVER
ATTORNEY DAVID HARRIS
141 W COUNTY ROAD
141 W COUNTY ROAD
SUGARLOAF PA 18249

Hours of Operation:
Customer Service: Monday - Friday, 8:30 AM to 11:00 PM ET
Collections Dept.: Monday - Friday, 8:30 AM to 10:00 PM ET

Qualified Written Requests, notifications of error, or requests for
information concerning your loan must be directed to:
PO Box 77423, Ewing, NJ 08628

RE: Loan Number: 0089395313
Property Address: 141 W County Road
Sugarloaf PA 18249

Dear Customer:

Why am I receiving this letter?

Thank you for contacting us about your mortgage. Based on careful review of the information you provided, we are writing to advise that we have completed our review of your assistance application and have been able to approve you for the following homeowner assistance program:

FHA Hamp Modification

What steps do I need to take next?

This is the first step toward qualifying for a permanent loan modification. If you satisfy all of the terms of the offer, successfully complete the trial period plan by making the required payments, and return a signed loan modification agreement, we will sign the loan modification agreement and your loan will be permanently modified. Please review this letter in its entirety as it is important that you understand all of what is required of you in order to take advantage of this offer.

Once you have carefully read the contents of this letter and understand your responsibilities under the "Trial Period Plan", you must advise us if you accept our offer to participate in this homeowner assistance program.

ACT NOW!

To accept this offer you must sign the "Trial Period Agreement" and then return the signed document to us within 14 days from the date of this letter. If you fail to return this signed document by 6/6/2019, it will result in the offer to participate in this homeowner assistance program being withdrawn. Please be aware that your first trial period plan payment may not come due until after this 14 day timeframe, but we must still have the signed "Trial Period Plan Agreement" in our office by 6/6/2019, to indicate that you accept our offer and intend to participate in this homeowner assistance program.

loanDepot
425 Phillips Blvd
Ewing, NJ 08618

Phone: 855-479-1821;

Website: <https://loandepot.loanadministration.com/>

LM024 035 CDK HZ

www.loandepot.loanadministration.com

1-877-420-4526

Loan Number: 0089395313

Once you have advised us that you have accepted the offer to participate in this homeowner assistance program, you **MUST** make the following trial period payments in a timely manner. Please note that you will be making these payments instead of your normal monthly mortgage payments, and that you must make all of the payments required in your "Trial Period Plan" in order to be considered for a permanent modification.

Trial Period Plan

1st Payment: \$ 835.11 by 07/01/19
2nd Payment: \$ 835.11 by 08/01/19
3rd Payment: \$ 835.11 by 09/01/19

Who can I contact if I have questions or concerns?

You can submit additional information or required documentation related to this homeowner assistance program offer to us

- By fax: 609-718-2655
- By mail: Loss Mitigation Department
PO Box 77408
Ewing, NJ 08628-6408

If you are sending more than one page of documents, please print your name and loan number at the top of each page!

If you have any questions or concerns regarding this trial modification offer, you can call us at 855-479-1821 during the business hours listed above.

Is there additional information I should know?

The trial period payment amounts listed above include principal and interest payments and may also include an escrow amount if required per the investor's guidelines and/or federal regulations. Your existing loan and loan requirements remain in effect and unchanged during the trial period. If each trial period plan payment is not received by us in the month in which it is due, you will no longer be eligible for a loan modification and your loan will not be modified.

Failure to make your trial period plan payments on a timely basis may also affect your ability to qualify for another loan modification in the future. If your last trial period plan payment is made in the last half of the month it is due, we may elect to extend your Trial Period Plan by an extra month.

- There are no modification processing fees for this trial period plan or for modifying your mortgage.
- Depending upon investor requirements, your unpaid late charges may be waived if your loan is modified.
- There are no penalties for paying more than the amount due or for paying off the mortgage early

You must continue making your payments in accordance with the terms of the signed trial payment plan agreement until the permanent modification mortgage has been ratified by all parties.

After all trial period payments have been made timely, your mortgage will be reviewed to be permanently modified. In order for your mortgage to be able to be permanently modified, our title search must show that the property is clear of other liens and/or the other liens have been subordinated. We must receive all required documentation requested from you. Once your mortgage has been permanently modified, you will have the option to prepay your mortgage without restriction or penalty, if you choose to do so. If you do not prepay your mortgage, you must continue to make your mortgage payments in a timely manner. If you fail to do so and your mortgage becomes delinquent, your ability to qualify for another mortgage or loan modification in the future may be affected.

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0089395313

Trial Period Plan Agreement

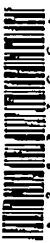
I/We confirm by signing below that I/we have read this letter in its entirety. I/We acknowledge that I/We have been approved for FHA HAMP Modification and agree to make the trial period plan payments stipulated, by the due dates indicated. I/We agree to abide by all other terms and conditions set forth in this letter as well as the attached, "Additional Trial Period Plan Information and Legal Notices."

Trial Period Plan

1st Payment: \$ 835.11 by 07/01/19

2nd Payment: \$ 835.11 by 08/01/19

3rd Payment: \$ 835.11 by 09/01/19

Date: June 4, 2019
Deborah Biever
Borrower_____
Co-Borrower

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